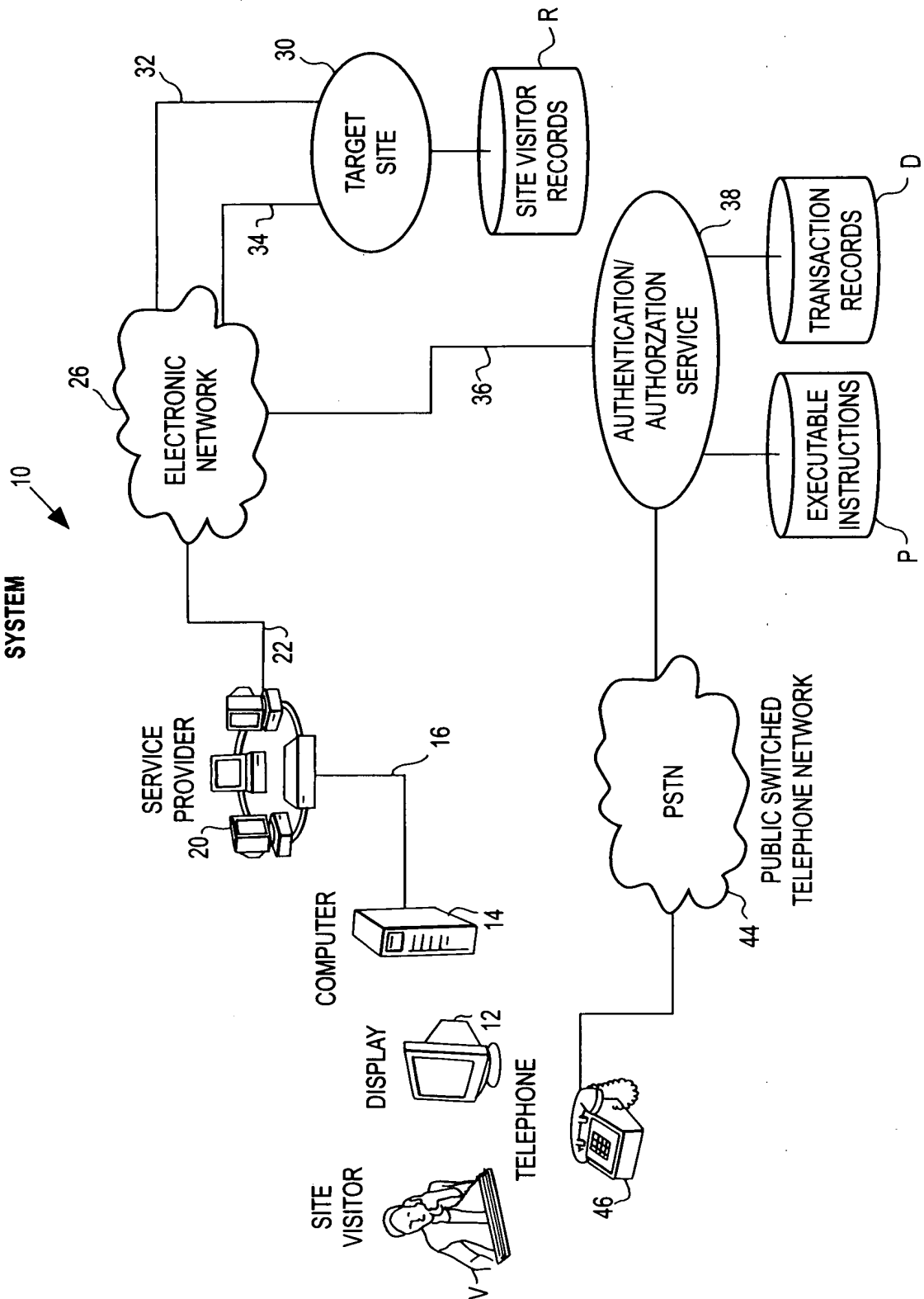


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FIG. 1

SYSTEM

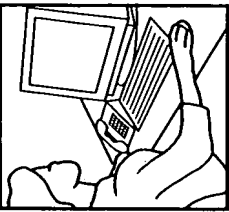


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AN OVERVIEW OF THE PROCESS

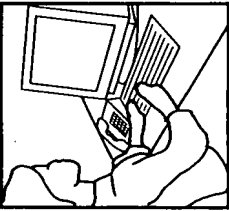
THE SITE VISITOR BEGINS THE

REGISTRATION PROCESS AT THE TARGET SITE...



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THE SITE VISITOR
ENTERS THE TARGET
SITE.

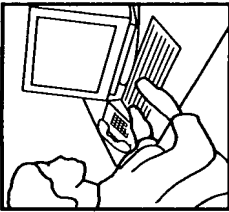


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THE VISITOR REGISTERS
ON THE TARGET SITE'S
EXISTING REGISTRATION
PAGE.

100

FIG. 2A

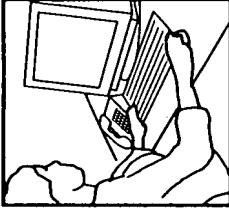


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THE TARGET SITE
CONFIRMS A PHONE
NUMBER FOR THE
VISITOR:

- THE TARGET SITE
MIGHT ASK THE VISITOR
IF A PHONE NUMBER
STORED IN ITS SITE
VISITOR RECORDS IS
CORRECT; OR

- ASK THE VISITOR TO
TYPE IN A PHONE
NUMBER.



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THE AUTHENTICATION/ AUTHORIZATION
SERVER (HEREAFTER, "THE SERVER")
ASSUMES CONTROL OF THE VISITOR'S BROWSER
AND ASKS THE VISITOR IF A CALL CAN BE PLACED
TO THE PHONE NUMBER WHILE THE VISITOR
IS ONLINE.

- IF THE VISITOR ANSWERS "YES," THE
ONLINE SESSION CONTINUES. THE
SERVER DISPLAYS A CONFIRMATION
NUMBER ONSCREEN.

- IF THE VISITOR ANSWERS "NO," THE SERVER:

- DISPLAYS A CONFIRMATION NUMBER
ONSCREEN, AS WELL AS THE URL OF A
"FINISH REGISTRATION" WEB PAGE;

- TELLS THE VISITOR TO TAKE NOTE OF BOTH
THE CONFIRMATION NUMBER AND THE URL ; THEN

- INSTRUCTS THE VISITOR TO DISCONNECT FROM
THE INTERNET

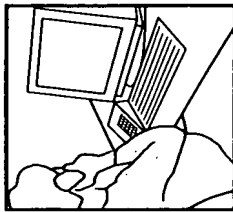
FIG. 2

FIG. 2A

FIG. 2B

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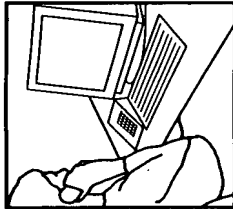
FIG. 2B



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THE SERVER CALLS THE VISITOR ON THE PHONE:

- AN AUTOMATED CALL FIRST CONFIRMS THAT THE CALL RECIPIENT IS THE VISITOR AND IS EXPECTING THE CALL.
- AN AUTOMATED CALL THEN ASKS THE VISITOR TO TYPE THE CONFIRMATION NUMBER DISPLAYED IN THE ONLINE SESSION.

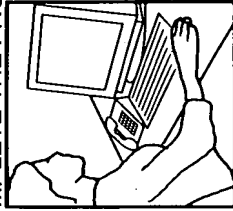


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OPTIONALLY, AN AUTOMATED CALL CAN TELL THE VISITOR TO SPEAK INTO THE PHONE, SO THAT THE SERVER CAN MAKE ONE OR MORE DIGITAL VOICE RECORDINGS. IN A STANDARD IMPLEMENTATION, THE AUTOMATED CALL MIGHT REQUEST UP TO TWO DISTINCT VOICE RECORDINGS, SUCH AS THE VISITOR RECITING HIS OR HER NAME, AND THEN RECITING AN AGREEMENT TO TERMS.

- VISITORS WHO REMAINED ONLINE DURING THE CALL CAN THEN HANG UP THE PHONE.
- VISITORS WHO HAD TO DISCONNECT FROM THE INTERNET ARE REMINDED TO RETURN TO THE "FINISH REGISTRATION" WEB PAGE AFTER HANGING UP.

...AND RETURNS TO THE TARGET SITE TO COMPLETE THE PROCESS.



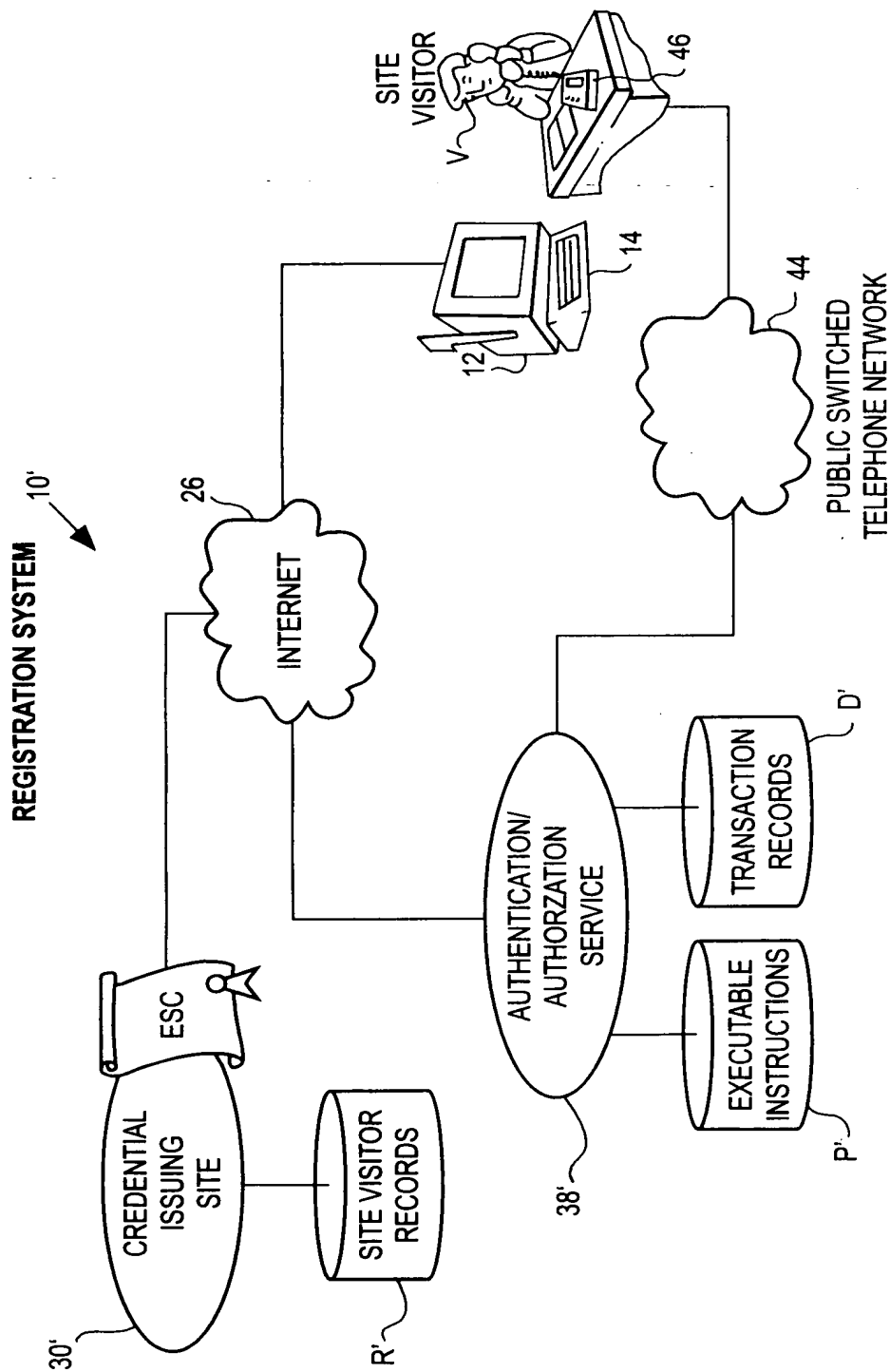
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THE TARGET SITE REGAINS CONTROL OF THE VISITOR'S BROWSER AND RECEIVES A RESPONSE FROM THE SERVER DESCRIBING THE AUTOMATED TELEPHONE SESSION.

BASED ON THE SUCCESS OR FAILURE CODES IN THE SERVER RESPONSE, THE TARGET SITE DECIDES WHETHER THE VISITOR HAS SATISFIED THE REQUIREMENTS FOR REGISTRATION.

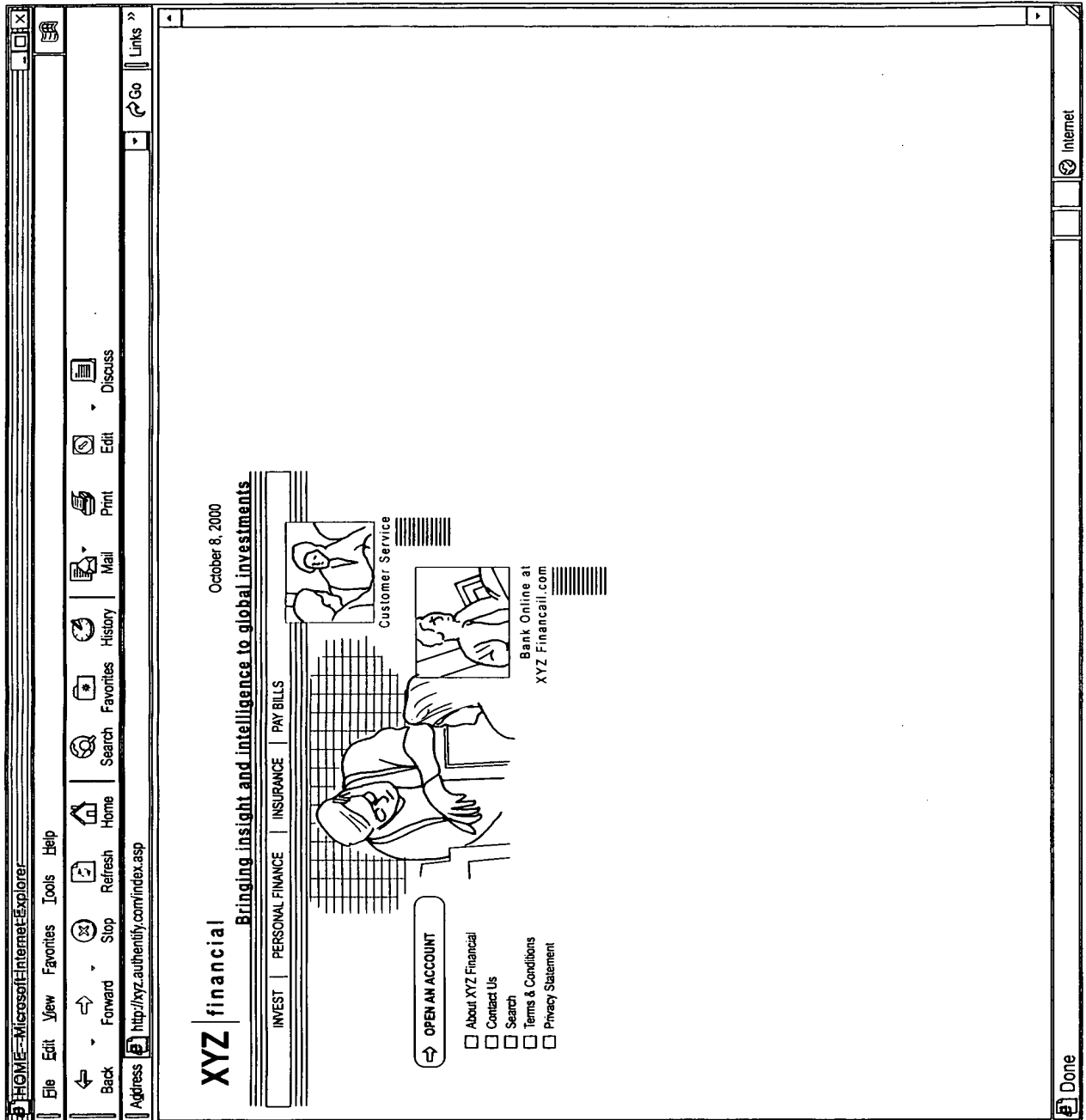
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FIG. 3



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FIG. 4



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FIG. 5

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://xyz.authenticity.com/registration-form-htm.asp

XYZ financial

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October 8, 2000

INVEST | PERSONAL FINANCE | INSURANCE | PAY BILLS

Registration

* Denotes required fields

* First Name

* Last Name

Mailing Address

City

State

Alabama

Zip Code

Country

United States

SUBMIT CANCEL RESET

FEEDBACK

☐ About XYZ Financial

☐ More from XYZ Financial

☐ Investment Accounts

☐ Retirement Accounts

☐ XYZ Financial Advisors

☐ Contact Us

FIG. 6

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File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address <http://xyz.authentify.com/phone.asp> Go Links »

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INVEST PERSONAL FINANCE INSURANCE PAY BILLS

Choose Phone Number **FEEDBACK**

☐ About XYZ Financial
☐ More from XYZ Financial
☐ Investment Accounts
☐ Retirement Accounts
☐ XYZ Financial Advisors
☐ Contact Us

To ensure the security of our customer accounts, XYZ financial will place a phone call to the registrant to confirm some personal information. This phone call will be made during this registration process, therefore we would like to know which phone number is available for you in the next few minutes to receive an automated call. If the only phone available is currently being used for your Internet access, please select this phone number and follow the prompts on the following page.

Choose the phone number where XYZ Financial Services can reach you, then click Continue:

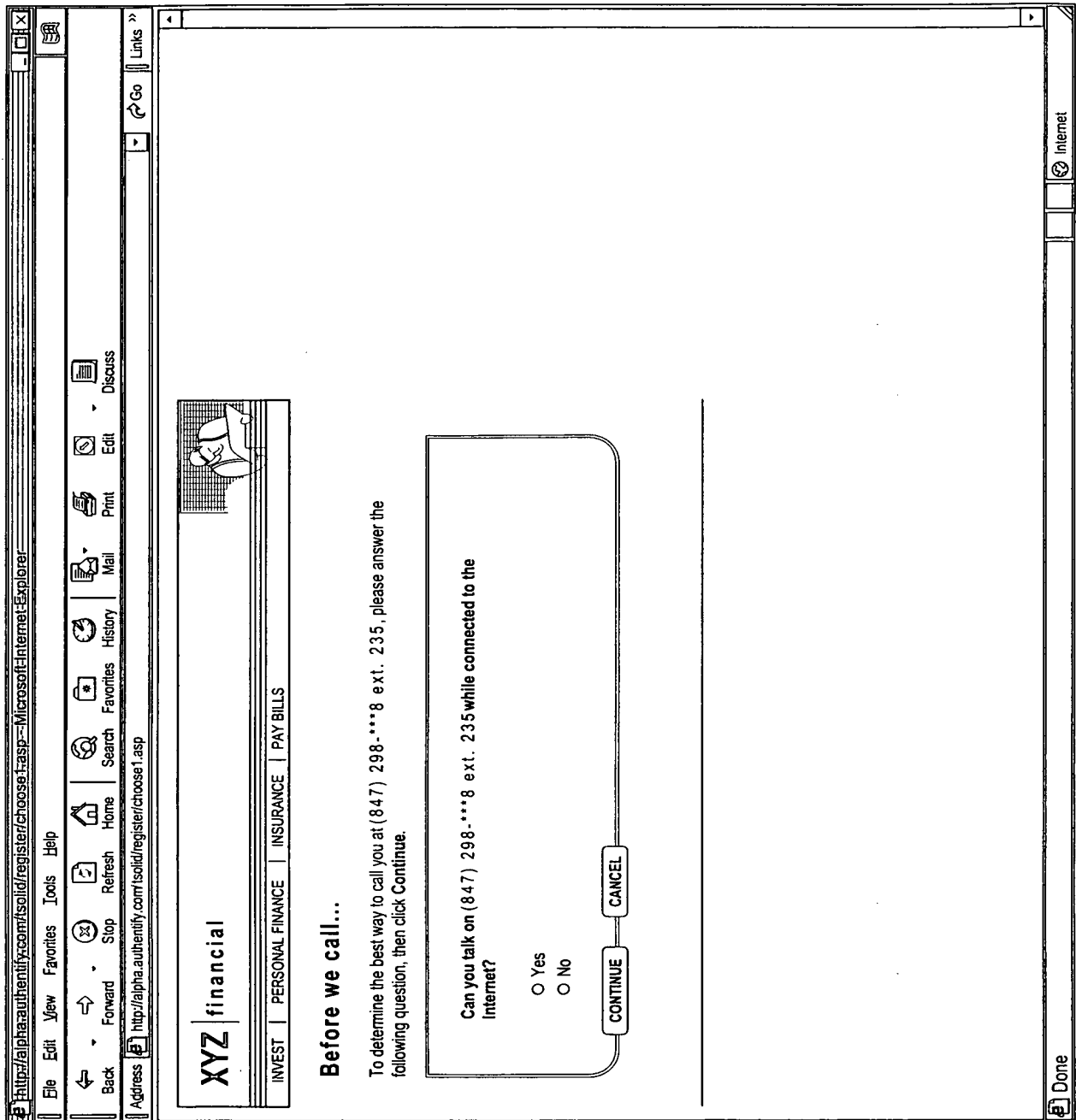
<input type="radio"/> Work Phone:	(847) 298-****8 ext. 235
<input type="radio"/> Other Phone:	Country code: UNITED STATES Area Code: Phone number: 847 Extension: 1

CONTINUE **CANCEL**

Done Internet

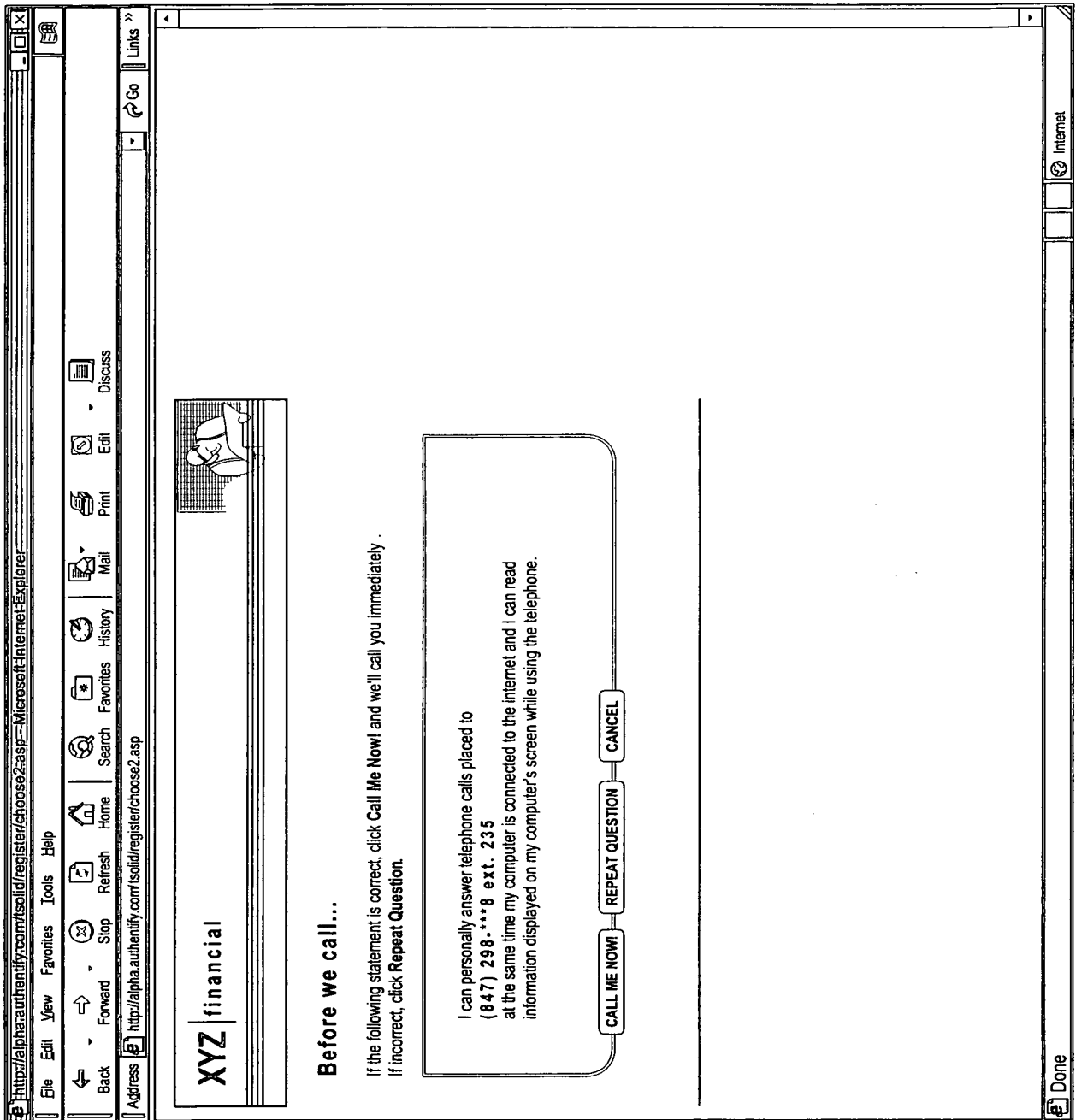
FIG. 7

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FIG. 8



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FIG. 9

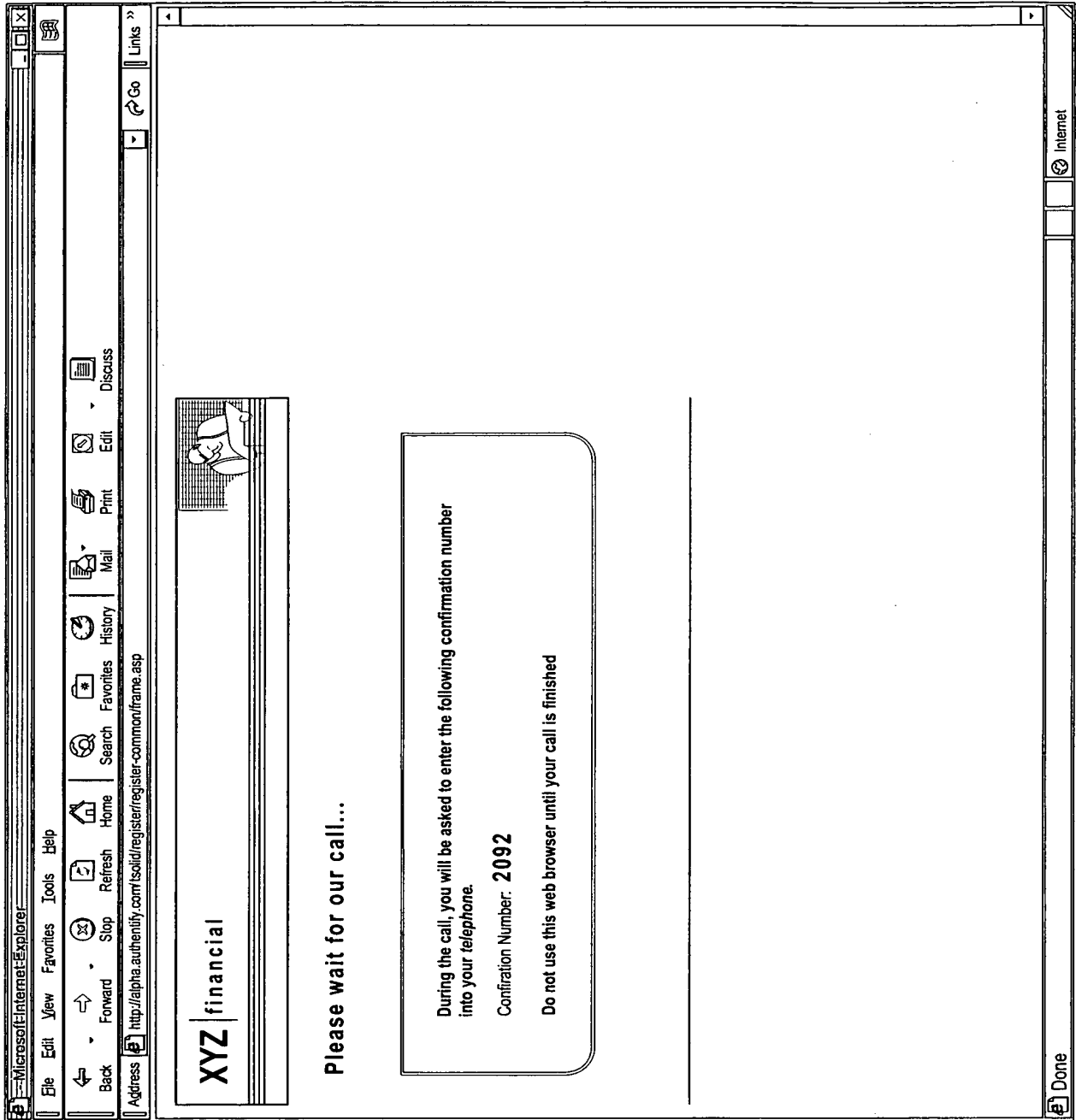


FIG. 10

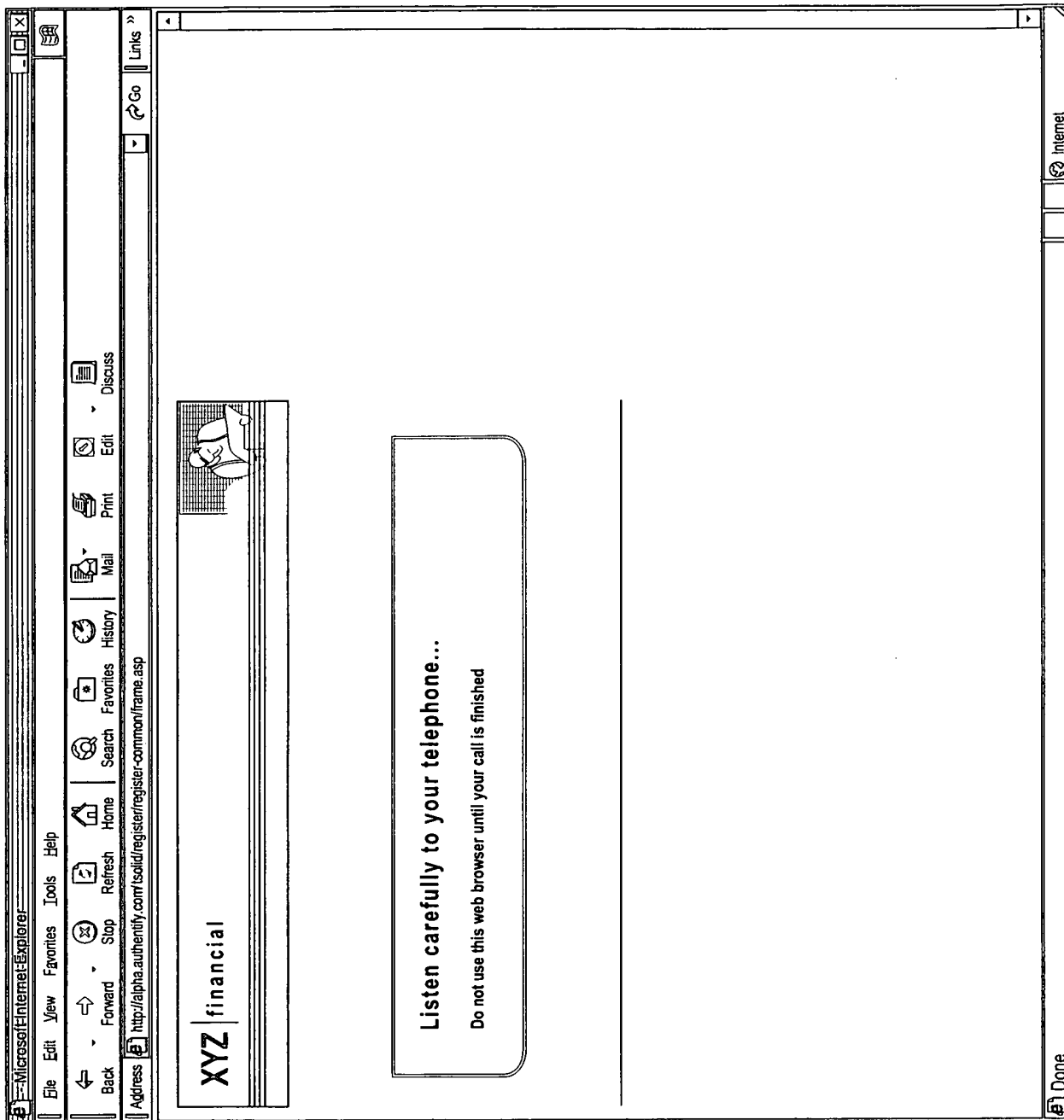


FIG. 11

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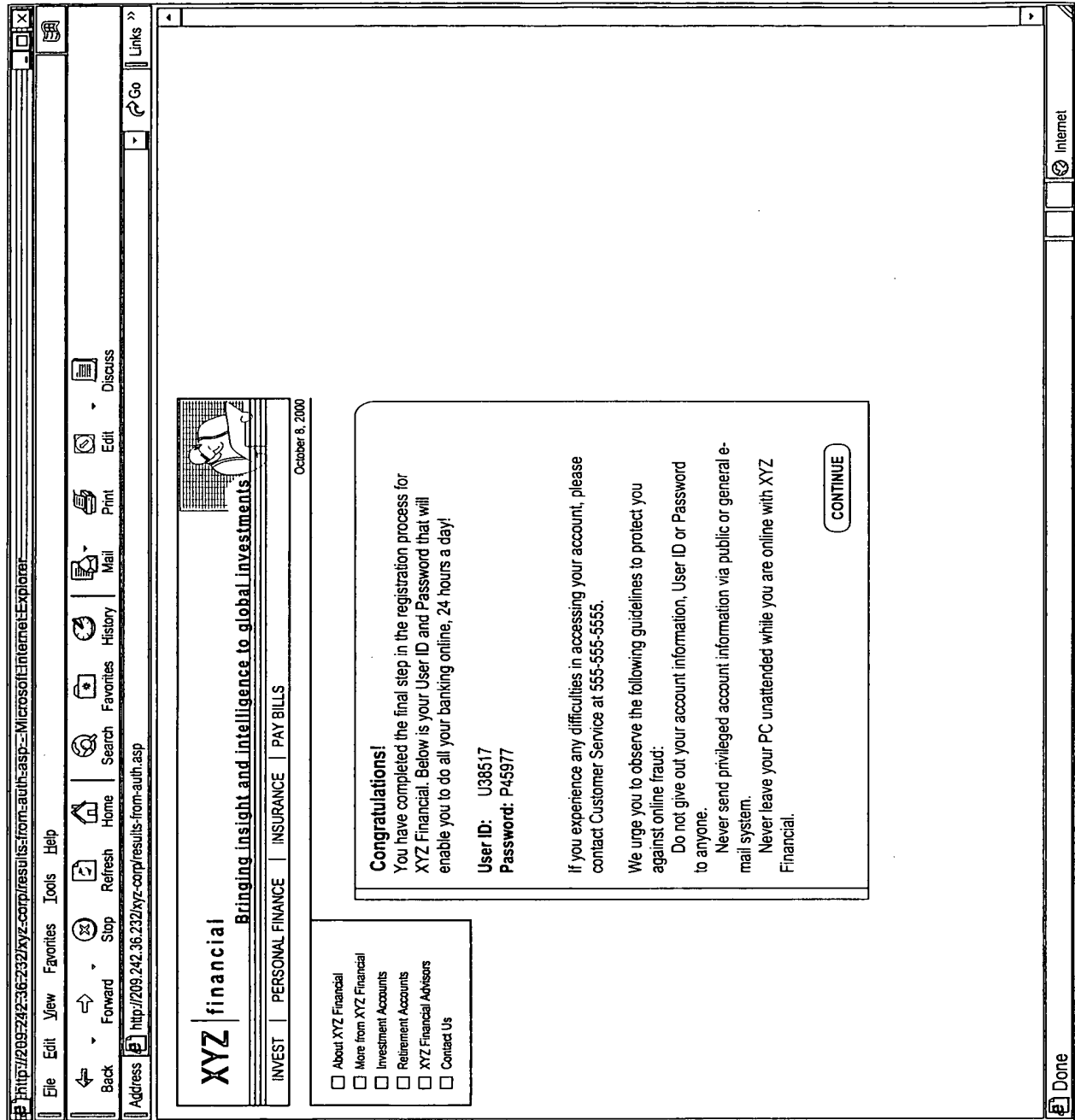


FIG. 12

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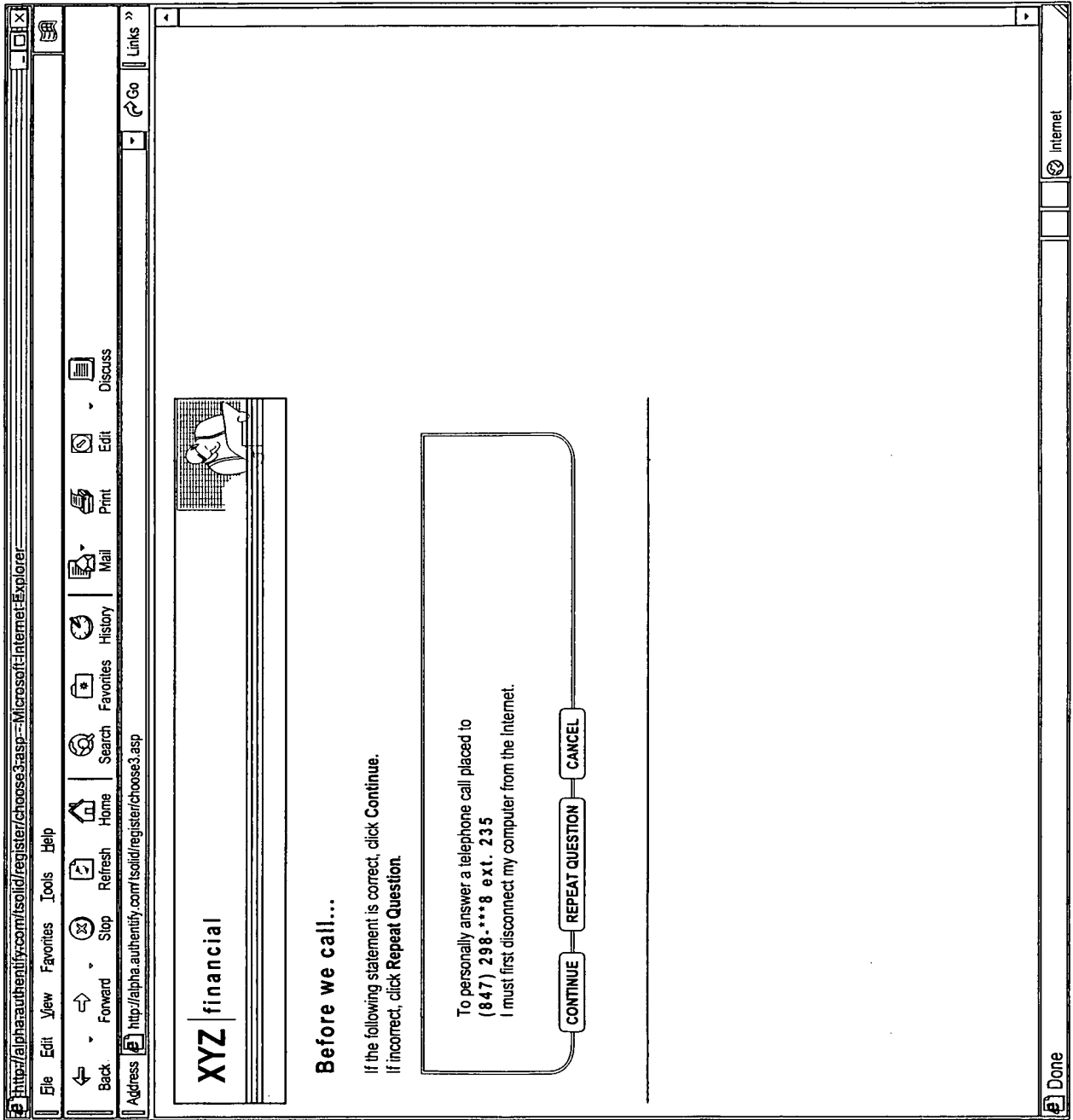
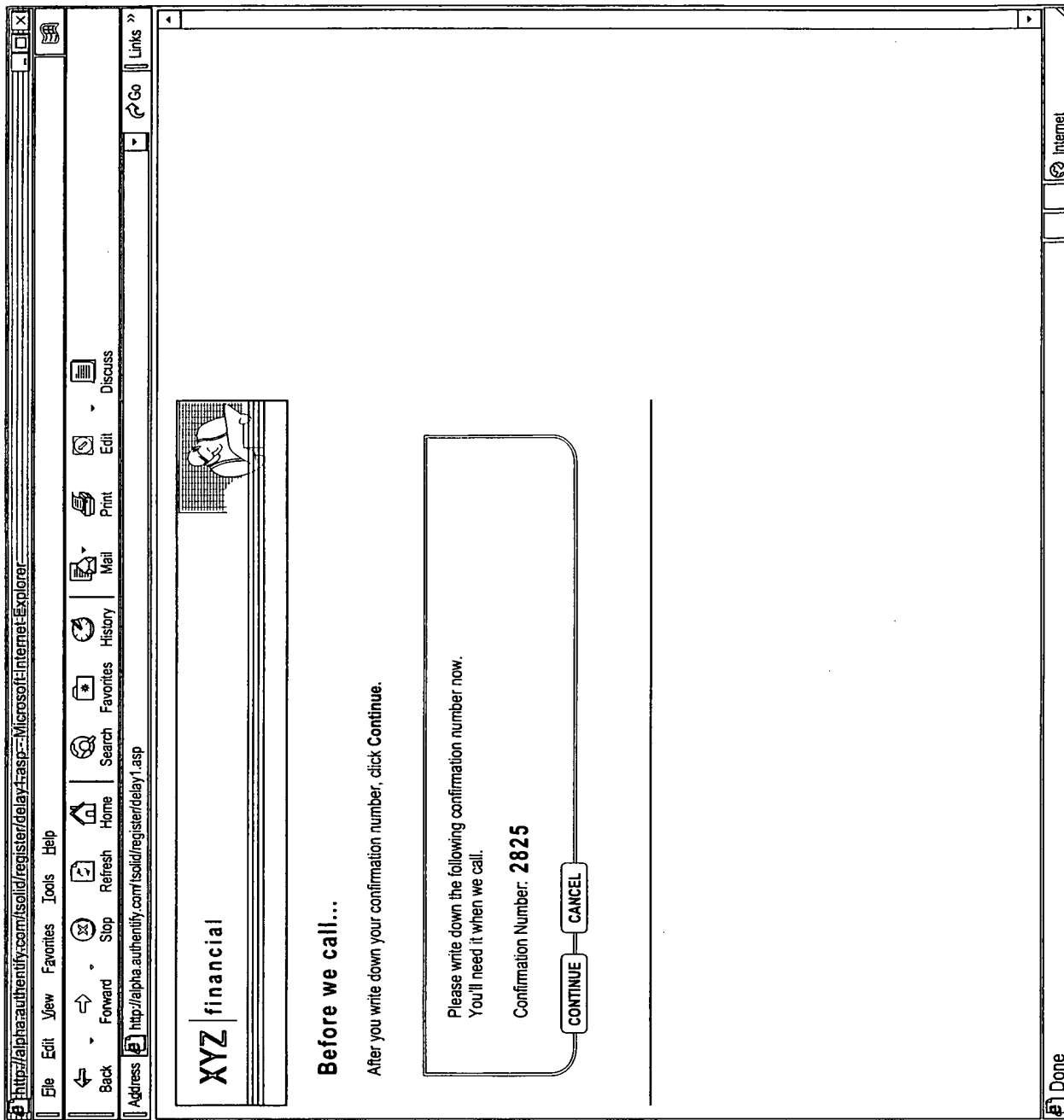


FIG. 13

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FIG. 14

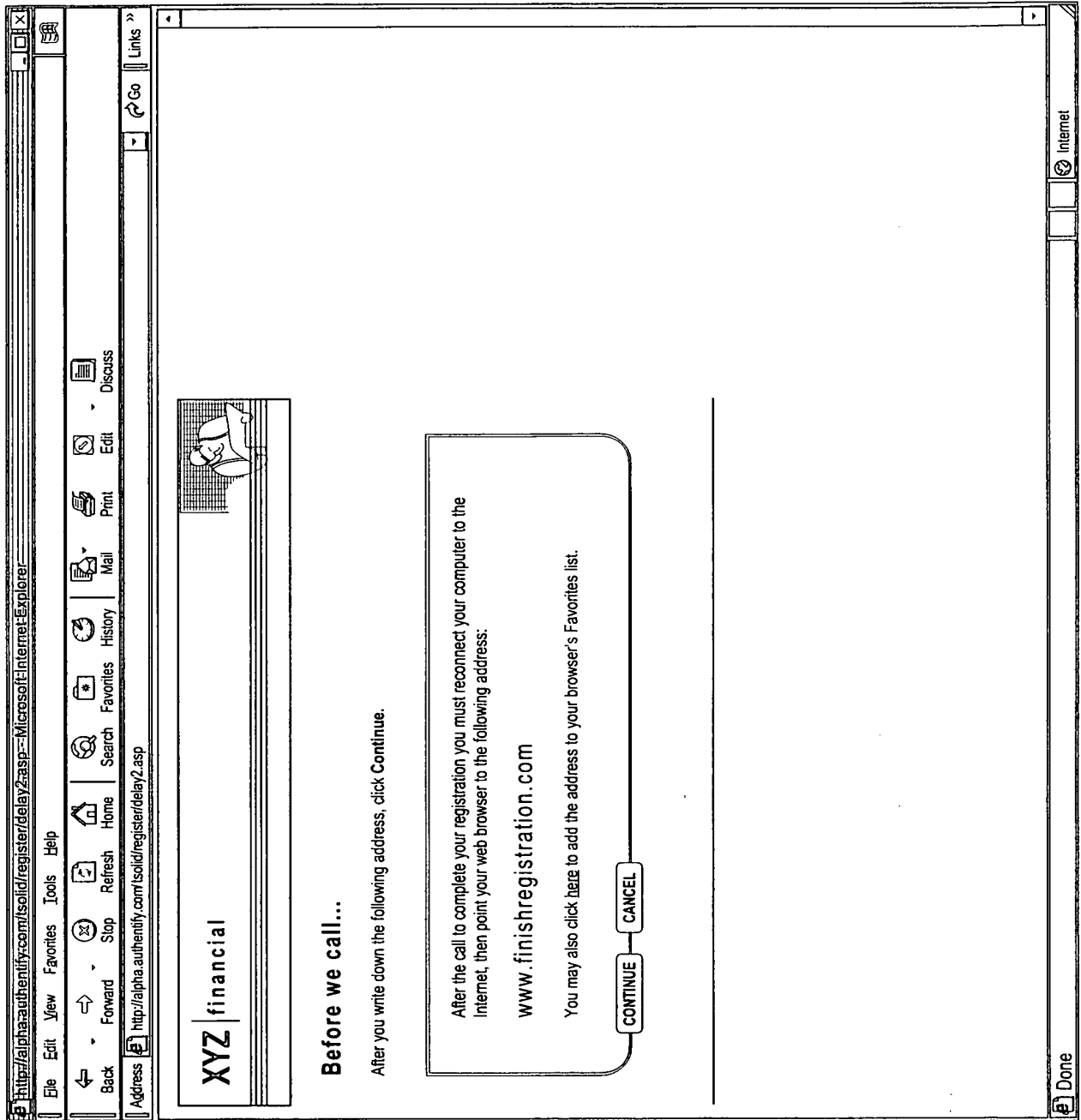
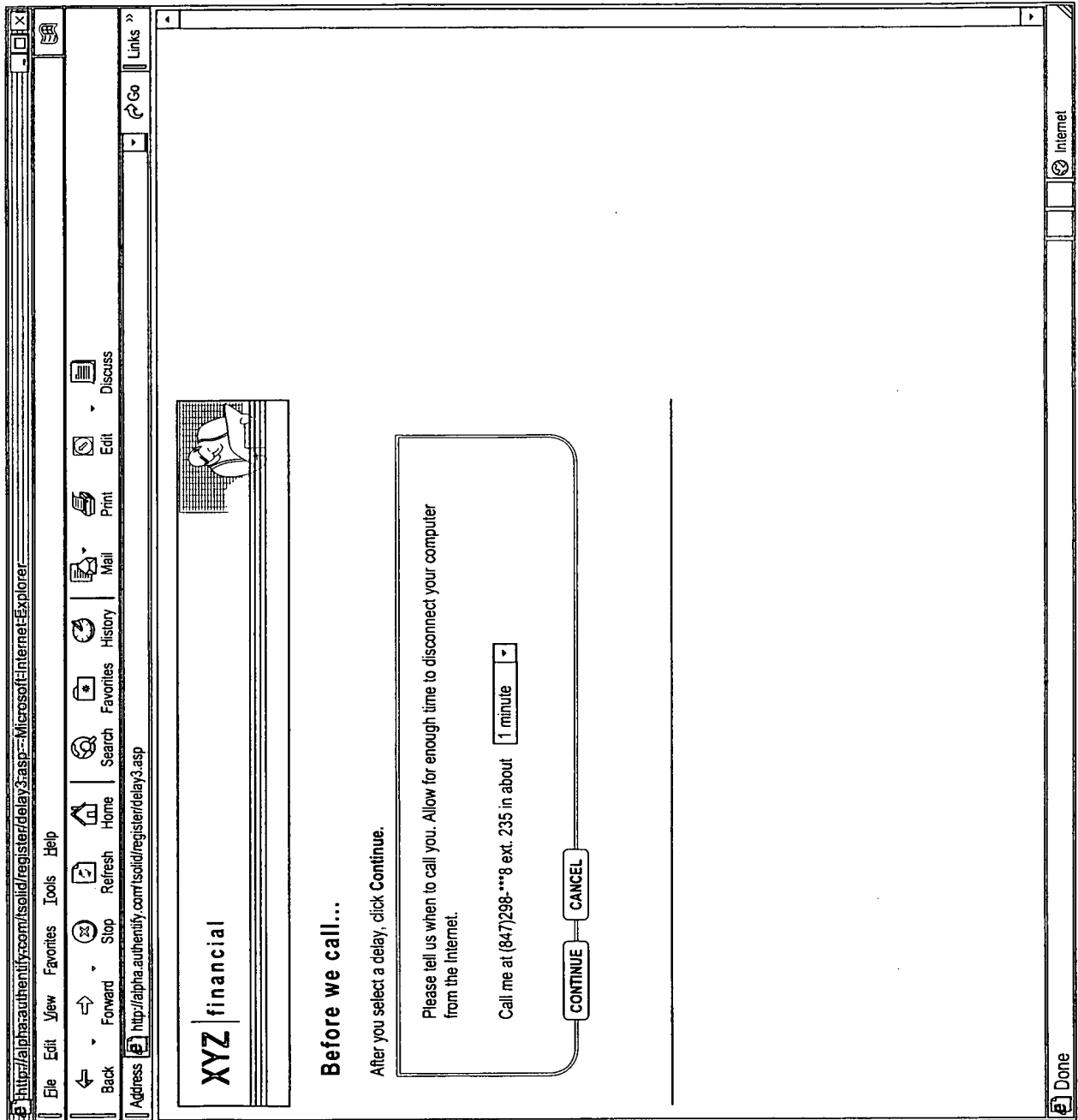


FIG. 15

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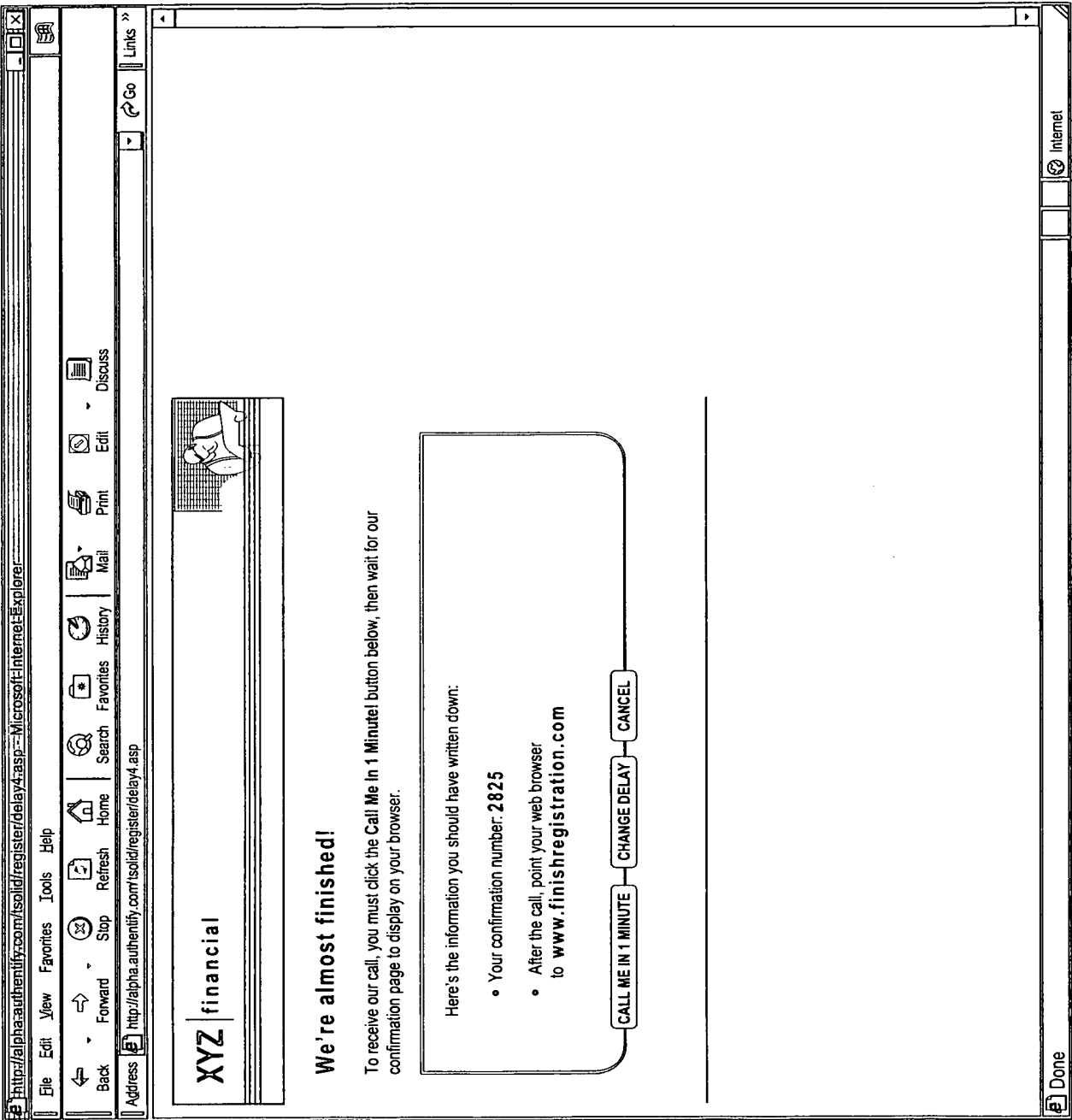


FIG. 17

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